

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA

In re: EARLENE A. ADAMS

Case No.: 19-01787-CL13

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Michael Koch, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/29/2019.
- 2) The plan was confirmed on 08/05/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/08/2023, 09/05/2024.
- 5) The case was completed on 10/01/2024.
- 6) Number of months from filing or conversion to last payment: 67.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 24,252.93.
- 10) Amount of unsecured claims discharged without full payment: 154,690.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$14,844.00
Less amount refunded to debtor:	\$.00

NET RECEIPTS: \$14,844.00

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$3,340.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$1,402.21
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,742.21

Attorney fees paid and disclosed by debtor: \$1,700.00

Scheduled Creditors:

<u>Creditor</u> <u>Name</u>	<u>Class</u>	<u>Claim</u> <u>Scheduled</u>	<u>Claim</u> <u>Asserted</u>	<u>Claim</u> <u>Allowed</u>	<u>Principal</u> <u>Paid</u>	<u>Interest</u> <u>Paid</u>
AMERICAN INFOSOURCE LP	Unsecured	3,769.00	4,029.71	4,029.71	255.23	.00
AMERICAN INFOSOURCE LP	Unsecured	NA	1,634.57	1,634.57	103.53	.00
DEPARTMENT OF EDUCATION / MOHEL	Unsecured	93,665.00	107,362.03	107,362.03	6,800.10	.00
DISCOVER FINANCIAL SERVICES	Unsecured	2,730.00	2,837.13	2,837.13	179.70	.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	14,505.00	1,384.50	1,384.50	87.69	.00
MUFG UNION BANK NA	Unsecured	912.01	1,009.97	1,009.97	63.94	.00
NAVY FEDERAL CREDIT UNION ^	Other	1,873.03	1,391.57	1,391.57	.00	.00
NAVY FEDERAL CREDIT UNION ^	Unsecured	NA	15,403.94	15,403.94	975.41	.00
PORTFOLIO RECOVERY ASSOCIATES, I	Unsecured	3,747.00	5,095.37	5,095.37	322.71	.00
PORTFOLIO RECOVERY ASSOCIATES, I	Unsecured	6,097.00	6,178.51	6,178.51	388.95	.00
PORTFOLIO RECOVERY ASSOCIATES, I	Unsecured	4,813.00	4,122.46	4,122.46	261.11	.00
PORTFOLIO RECOVERY ASSOCIATES, I	Unsecured	2,146.00	2,373.54	2,373.54	150.34	.00
PORTFOLIO RECOVERY ASSOCIATES, I	Unsecured	607.00	894.92	894.92	56.68	.00

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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
RESURGENT CAPITAL SERVICES	Unsecured	1,716.00	2,140.88	2,140.88	135.60	.00
RESURGENT CAPITAL SERVICES	Unsecured	1,802.00	1,965.94	1,965.94	124.52	.00
THE HOME DESIGN	Unsecured	5,260.00	NA	NA	.00	.00
US BANK	Unsecured	2,938.00	3,104.12	3,098.86	196.28	.00
VACATION VILLAGE RESORTS	Other	11,000.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
TOTAL SECURED:	.00	.00	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS: 160,923.90 10,101.79 .00

Disbursements:

Expenses of Administration: \$4,742.21
Disbursements to Creditors: \$10,101.79

TOTAL DISBURSEMENTS: \$14,844.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/27/2025

By: /s/Michael Koch
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

United States Bankruptcy Court
Southern District of California

In re:
Earlene A. Adams
Debtor

Case No. 19-01787-CL
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0974-3
Date Rcvd: Jan 28, 2025

User: Admin.
Form ID: pdf902

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2025:

Recip ID	Recipient Name and Address
db	+ Earlene A. Adams, 3930 Kristina Lynn Avenue, North Las Vegas, NV 89081-6698
14567090	FedLoan, Department of Education, PO Box 530210, Atlanta, GA 30353-0210
14573621	+ MUFG Union Bank, P.O. Box 85443, 2-36D-229, San Diego, CA 92186-5443
14567093	+ MUFG Union Bank, 87 Church St., Naugatuck, CT 06770-4111
14567094	+ Nathaniel Adams, PO Box 23251, San Diego, CA 92193-3251
14567095	+ Nathaniel Adams, 3355 Ruffin Road # D2, San Diego, CA 92123-4034
14567101	Union Bank, East Village 0012, PO Box 512380, Los Angeles, CA 90051-0380

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14567086	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2025 23:48:39	Best Buy / CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14585997	+ Email/PDF: ebn_ais@aisinfo.com	Jan 28 2025 23:48:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14567087	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 28 2025 23:47:56	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14567088	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2025 23:46:48	CitiCards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
14567089	Email/Text: mrdiscen@discover.com	Jan 28 2025 23:27:00	Discover Fincl Svc LLC, PO BOX 15316, Wilmington, DE 19850-5316
14571192	Email/Text: mrdiscen@discover.com	Jan 28 2025 23:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14567091	+ Email/Text: BKBNCNotices@ftb.ca.gov	Jan 28 2025 23:28:00	Franchise Tax Board, MS A340, P.O. Box 2952, Sacramento, CA 95812-2952
14567092	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 28 2025 23:27:00	Internal Revenue Service, Centralized Insolvency Oper., PO Box 7346, Philadelphia, PA 19101-7346
15134636	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 28 2025 23:28:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617
14595018	Email/PDF: resurgentbknofications@resurgent.com	Jan 28 2025 23:47:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15103619	Email/Text: EBN@Mohela.com	Jan 28 2025 23:27:00	US Department of Education/MOHELA, 633 Spirit Dr., Chesterfield, MO 63005
14598814	+ Email/Text: bncmail@w-legal.com	Jan 28 2025 23:28:00	MUFG Union Bank, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE

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			400, SEATTLE, WA 98121-3132
14579444	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 28 2025 23:28:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRFIELD VA 22119-3000
14567096	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 28 2025 23:28:00	Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
14598711	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 28 2025 23:48:38	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14569457	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 28 2025 23:48:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14567097	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2025 23:48:00	Sears/CBNA, P.O. Box 6283, Sioux Falls, SD 57117-6283
14567098	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 28 2025 23:47:56	Syncb/JCPenney, c/o P.O. Box 965007, Orlando, FL 32896-0001
14567099	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 28 2025 23:47:56	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
14567100	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 28 2025 23:46:27	Synchrony Bank/Home Design, PO Box 965036, Orlando, FL 32896-5036
14602234	^ MEBN	Jan 28 2025 23:23:51	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15026163	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 28 2025 23:28:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
14567102	+ Email/Text: karchard@vacationvillageresorts.com	Jan 28 2025 23:27:00	Vacation Village Resorts, 2626 E. Oakland Park Blvd., Fort Lauderdale, FL 33306-1603
14598099	+ Email/PDF: ebn_ais@aisinfo.com	Jan 28 2025 23:48:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe, Oklahoma City, OK 73118-7901
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15148696	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, US Department of Education/MOHELA, 633 Spirit Dr., Chesterfield, MO 63005

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2025

Signature: /s/Gustava Winters

District/off: 0974-3
Date Rcvd: Jan 28, 2025

User: Admin.
Form ID: pdf902

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Total Noticed: 31

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2025 at the address(es) listed below:

Name	Email Address
Ahren A. Tiller	on behalf of Debtor Earlene A. Adams ahren.tiller@blc-sd.com brett.bodie@blc-sd.com;Polo@blc-sd.com;kreyes@blc-sd.com;cdavis@blc-sd.com;ecf.blcsd@gmail.com;Mbrown@blc-sd.com; Nicole@blc-sd.com;Don@blc-sd.com;4436097420@filings.docketbird.com
Michael Koch	mkoch@ch13.sdcoxmail.com admin@ch13.sdcoxmail.com;mkoch13@ecf.epiqsystems.com;trusteeCASBDS@ecf.epiqsystems.com
United States Trustee	ustp.region15@usdoj.gov

TOTAL: 3